(c) what are the details of losses incurred by each of them during each of the last 3 years; and what are the reasons therefor in each case; and

(d) whether there is any proposal under Government's consideration to merge certain branches of GIC subsidiaries with each other, if so, what are the details in this regards?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED) (a) and (b) It has been reported by the GIC that the branches having cost ratio of 25% or more were considered unviable and were merged suitably so as to make them viable. However, 4 Branch Offices were closed down since such merger with other branches was not possible in their case. The company-wise details of unviable branches are as under:—

| Name of the Co. | No. of Branches Unviable |
|---|---|
| National . . . . . | 138 |
| New India . . . . . | 38 |
| Oriental. . . . . | 79 |
| United India. . . . . | 69 |

(c) Information is being collected and will be laid on the Table of the House.

(d) The GIC have reported that inter-Company merger of non-viable branches are considered only at centres where two or more companies have non-viable offices. However, in carrying out this exercise it is ensured by the GIC that at least one branch of a company in un-represented areas is retained even though it may be unviable in terms of cost ratio. The details of the unviable branch offices identified in the four companies for merger are as under:—

| Name of the Co. | No. of Un-viable Branch Offices |
|---|---|
| National . . . . . | 7 |
| New India . . . . . | 8 |
| Oriental. . . . . | 6 |
| United India. . . . . | 12 |

**भारतीय स्टेट बैंक के सहायक बैंकों का विलय**

62. **श्री राम नरेश यादव:** क्या वित्त मंत्री 14 दिसम्बर, 1993 को राज्य सभा में अतारांकित प्रश्न 1461 के दिये गये उत्तर को देखेंगे और यह बताने की कृपा करेंगे कि:

(क) क्या सरकार को भारतीय स्टेट बैंक के सहायक बैंकों का विलय करने के संबंध में भारतीय रिजर्व बैंक से राय प्राप्त हो गई है और उसने इसके पक्ष में निर्णय ले लिया; और

(ख) क्या सरकार को सहायक बैंकों का विलय करके एक ग्रुप बनाने के संबंध में कतिपय प्रस्ताव प्राप्त हुए है?

**वित्त मंत्रालय में राज्य मंत्री और संसदीय कार्य मंत्रालय में राज्य मंत्री (डा० अबरार अहमद):** (क) जी, नहीं।

(ख) भारतीय स्टेट बैंक ने अपने सात अनुषंगी बैंकों का एक बैंक में विलय करने का प्रस्ताव सरकार को भेजा है।

**Recovery of Bank Loans by Compromise**

63. DR. YELAMANCHILI SIVAJI: Will the MINISTER OF FINANCE be pleased to state:

(a) whether it is a fact that nationalised banks have been advised to give stress on recovery of loans even by compromising;

(b) if so, whether any progress has been made in this regard;

(c) what is the total amount recovered so far; and